

Current Rates*

Regular Shares (Savings)	Rate	(APY)
Ending Balances:		
25.01-450.99	0.25%	0.250%
451.00-5,000	0.30%	0.300%
Over 5,000	0.40%	0.400%
Club Accounts		
Christmas (25)	0.35%	0.350%
Vacation (27) Up to 4,999.99	0.35%	0.350%
Vacation (27) Over 5,000.00	0.40%	0.400%
Certificate of Deposit (CD)* – One year term		
1000.00-9999.99	0.80%	0.802%
10,000.00-49,999.99	0.80%	0.802%
50,000.00 and above	0.80%	0.802%
Individual Retirement Accounts		
Regular IRA and Roth IRAs	0.45%	0.451%
Certificate of Deposit (CD)* - Regular IRA and Roth		
1,000.00-9,999.99	0.80%	0.802%
10,000-49,999.99	0.80%	0.802%
50,000 and above	0.80%	0.802%
Share Drafts (Regular)	0.00%	0.00%

* CD rates are subject to change at any time, per Board approval. A penalty will be enforced for the early withdrawal from a CD which will be 90 days of interest. Call the Credit Union for the current rates at 708.216.4500, or visit our web site at www.luefcu.com for current rates and the Truth in Savings Account Disclosures.

Short on Time, 'Long' on Errands?

Save time – and help save the environment – with the convenience of e-banking. Check these out:

- **Debit Card:** eliminate the need for writing checks
- **Internet Banking:** Conduct business at your convenience – anytime, from anywhere
- **ATMs:** Account access whether you're in town or across the country, with more than 2,400 Star Network machines
- **Mobile Apps:** there for you anywhere, anytime
- **E-statements:** Timely, up-to-date e-reports eliminate the need for paper (harvested trees).

Stop in the credit union office, or sign up online. Save time, frustration, *and* the nation's forests!



2016 Education Curriculum Debuts in May

With so many demands on our time and attention, it's often difficult to stay aware of helpful ideas and tips on financial matters, like shopping for / buying a home or a vehicle, how to plan for retirement, or how to keep our personal information safe and secure from hackers.

Next month, Loyola Credit Union debuts a new, FREE service to everyone at Loyola and Trinity: our 2016 Education Curriculum. Each quarter throughout the year, we will offer a series of one hour sessions on specific topics of interest to everyone. These include:

Home Mortgage Loans

- How to shop for the mortgage loan that's right for you
- Tips on what to do / prepare BEFORE you go house shopping, or shopping for a mortgage
- What documentation will be needed
- How to evaluate / compare available loan providers
- And more!

Personal / Financial Information Security

- Tips on how to keep your personal / financial information safe
- How NOT to become a victim of fraud / ID theft
- Tips to keep yourself / family safe
- How to control your surroundings

Planning for Financial Security – NOW and in the Future

- Tips on what to do NOW for a secure retirement
- How to minimize your financial 'out flow' and maximize what you keep

Experts from the various subjects of interest will present these sessions. Take advantage of their knowledge and expertise in a wide range of topics throughout the series.

This quarter, the sessions are:

May 3	Tuesday	Tips for Planning Financial Security Rm. #170 in SSOM
May 23	Monday	Tips on Home-Buying and Shopping for a Mortgage Rm. #150 in SSOM
June 23	Thursday	Tips for Personal / Financial Security and Safety Rm. #150 in SSOM



All sessions will be held from Noon until 1:00 p.m. We encourage attendees to bring a lunch and beverage. Please e-mail Roseann at creditunion@lumc.edu to reserve your space for any session(s) you plan to attend. Space is limited.

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2015: The Year of Strategic Planning

Our Annual Meeting on Friday, April 1st, was the perfect opportunity to hear a wrap-up of another successful year for Loyola Credit Union, as well as to hear first-hand some of the plans we have for the coming year.

Once again in 2015, our hands-on Board of Directors and staff helped the organization realize another strong performance in helping members enjoy the most from their money. Board President, Howard Hayes, promised such efforts will continue throughout the coming years.

In his comments to meeting attendees, Hayes pointed out that the Board, at its Strategic Planning session in August, 2015, identified four key areas to be the focus as "cornerstones of excellence."

These four cornerstones are:

Member Excellence: Ensure excellence in member loyalty, recruitment and retention. Marketing efforts to address members' primary needs will be strengthened as we clearly and concisely communicate the values of credit union membership.

Operational Excellence: Maximize existing and future technologies to ensure excellence in processes, facilities, etc., to best serve our members. Key among these future operational excellences is the relocation of the credit union office, based on the eventual demolitions of the Maguire Building.

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Board President, Howard Hayes (left) and Loyola Credit Union Manager, Harry Tram, update attendees at the recent Annual Meeting of challenges and opportunities addressed in 2015.



2016 Board Directors include (from left to right): Steve Ross (Treasurer), Jan Lukas, Karen Kozubal (Chairman, Supervisory Committee), Greg Moore (Vice President), Jerry Nocek (Secretary), Howard Hayes (Board President), Harry Tram (Credit Union Manager), and Will Beiersdorf. Not pictured is Board member Carwyn Steele.

Someone You Should Know

It may seem to be a stretch, moving from a steel fabricating firm to a not-for-profit financial institution, but that's what Harry Tram did 18 years ago. And it's apparent the knowledge he previously gained as Data Processing Manager, as well as Cost Accounting and Systems Development Manager, has served him well.



Harry Tram

In the 18 years Harry has been Manager at Loyola Credit Union, the organization has grown to 5,000-plus members and \$47 million in assets. "From 2001 through 2015, we averaged a 12% growth each year," Tram points out. "And our capital has grown up to 18% per year, on average."

And while he is admittedly proud of the credit union's growth, it is not the area of which he is most proud. "We operate in an intensely competitive industry," he points out. "One in which you either adapt, or you close the doors. I'm very proud that Loyola Credit Union has been able to adapt: adapt to embrace new products and services; adapt to the new technologies that are so prevalent; adapt to the ever-changing needs and expectations of our members."

"We've adapted quite successfully, and our members have responded. They know we're here to help them meet their
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Someone You Should Know

financial needs, and we offer them the latest capabilities in e-banking and services.”

Tram says one of the greatest challenges in managing Loyola Credit Union is ‘staying ahead of the curve.’ Because technology evolves so rapidly, it’s necessary for him – and the Board of Directors – to have the foresight and vision to plan ahead, to be able to react to both opportunities and challenges. “We want to make sure our e-banking relationships with our members are as strong as our personal, face-to-face relationships. Our members want to be assured their financial institution is being run in a safe, financially responsible manner ... and that’s exactly our commitment to our members.”

While they work to ensure the credit union continues to meet its members’ needs, Tram and the all-volunteer Board must contend with a major opportunity / challenge: relocating the credit union. “The Maguire Building is slated to come down in the next 2 – 3 years,” Tram points out, “so we are actively working to determine the best site, and facility, for our extended future. My hope is that within the next five years, Loyola Credit Union will have doubled in asset size, added more staff and possibly have a couple of branch locations.

“We must do what our members need, be where our members are, and meet our members’ expectations. And that’s what I expect us to do.”

FREE Sessions for Financial Security

Retirement is something we may all look forward to – and dread, at the same time. We finally get to quit working. But will our finances be in shape to meet our needs?

You can help ensure that they are ... when you take advantage of FREE financial planning sessions presented by Infinity Financial Concepts. Topics include money management, retirement issues, and much more.

All sessions are conducted from Noon until 1 p.m., in the credit union office (Room 0903, Maguire Building).

April 7 – Thursday	April 26 – Tuesday
May 12 – Thursday	May 24 – Tuesday
June 9 – Thursday	June 21 – Tuesday
July 7 – Thursday	July 19 – Tuesday

To learn more, or to reserve a seat, please call Infinity Financial Concepts, Inc., at **708.410.0400**.

Visa Gift Cards – Perfect for All Occasions

No need to be stumped about what to give someone on a special occasion. Visa Gift Cards are perfect: ‘one size fits all,’ ... and they’re available in amounts from \$10 to \$500!



Mother’s Day, graduations, weddings, birthdays, any occasion ... a Visa Gift Card is always well received.

They can be used anywhere Visa is accepted – and they are good for five (5) years from the date they are activated!*

The Visa Gift Card is activated within 24 hours of purchase. The funds are deducted directly from your account. A \$3.50 purchase fee applies to each card.

**If no activity on card after one year, \$5.00 will be deducted from funds.*

Still Time for Christmas Club!

Yes, the Easter Bunny has come and gone ... but there is still time to open a Christmas Club* account! Payroll deduction makes it easy to build up a “Santa Stash” to help cover the extra expenses of the Christmas holidays. And you earn interest on it, just like any other savings account.

Do it today – if not for yourself, do it for the kids or grandkids.

**Funds from this Club Account cannot be withdrawn until they are released by the credit union in mid-November.*

Holiday Closures

The credit union office will be closed for the upcoming holidays:

Memorial Day.....Monday, May 30
Independence Day.....Monday, July 4

You can ALWAYS access your Loyola Credit Union account(s) 24 /7 (even when the office is closed) using these convenient services:

- LUEFCU Debit Card
- Visa Card
- Stars ATM Network
- Mobile Banking / apps
- Web site – **LUEFCU.ORG**

Annual ‘Bring Your Child to Work’ Day

Again this year, Loyola Credit Union will be one of the stops during ‘Bring Your Child to Work’ Day. Scheduled for **Thursday, April 28**, the annual event is an opportunity for children to see first-hand where their parents work and what they do.

The credit union will give a brief overview of what we do to help our members ‘grow their money.’ It’s never too early for children to have their own accounts and begin learning the value of saving and money management.

Perfect Home? Perfect Loan!

When you find the perfect home for you and your family, we have the perfect loan. Whether you’re downsizing, a first-time buyer, or need a larger home with more room, we can help make it yours.

Call Kevin Beck, Senior Mortgage Planner with Integrity First Financial Group, direct at **630.697.3231**, or e-mail him at **k.beck@iffghomeloans.com**. Don’t forget – he’s in the credit union office every Monday and Friday.



Help Us Help John Zinkel

What better way for us all to illustrate the credit union philosophy of ‘people helping people’ than by helping out a long-time Loyola Medical Center co-worker and friend, John “Johnny Z” Zinkel.

John’s career at Loyola Medical Center spans 33 years, most recently as Director of Respiratory Care. Last year, he was diagnosed with leukemia. He currently is on extended leave from Loyola.



His friends and coworkers have established a GoFundMe page to help John and his family with the mounting bills.

We encourage everyone to visit the page – [GoFundMe.com/j2t28sas](https://www.gofundme.com/j2t28sas), Johnny Z Medical Needs.

We are, in the end, just one big family who believes in people helping people.

Reminder – New ‘Chip’ Cards Available at Renewal

Loyola Credit Union is replacing its Visa Charge Cards with the new ‘chip’ cards as members’ cards come up for renewal. This will be done automatically – members don’t have to do anything to receive the new technology.



2015: The Year of Strategic Planning

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Personnel Excellence: Establish and nurture excellence in leadership, staff knowledge and performance, and strong participative Board. For staff, this has meant clearly defined job descriptions, roles and responsibilities, and reporting.

Financial Excellence: Profitability and loan growth are key. While the credit union continues to be financially strong and stable, we will hire a full-time, dedicated Loan Officer to help ensure the growth of our loan portfolio.

“The future is bright for both the credit union and our members,” Hayes says. “We have the resources in place – professional staff, comprehensive selection of financial products and services, and the latest technology and capabilities in e-banking – to meet and exceed our members’ expectations.

“We are the place, and the people, most qualified to meet our members’ financial needs. It’s where the Loyola and Trinity family can expect, and get, the most from their money. We are committed to ‘people helping people’.”



Throughout the year, the knowledgeable staff of Loyola Credit Union is here to assist our members. Pictured are (left to right): Judy Domaracki, Jackie Kirchens, Ingrid Wolak, Chrishonne Blunt, Jackie Trejo, Juliann Vitale, and Roseann Uzzardo.